



# SPOTLIGHT

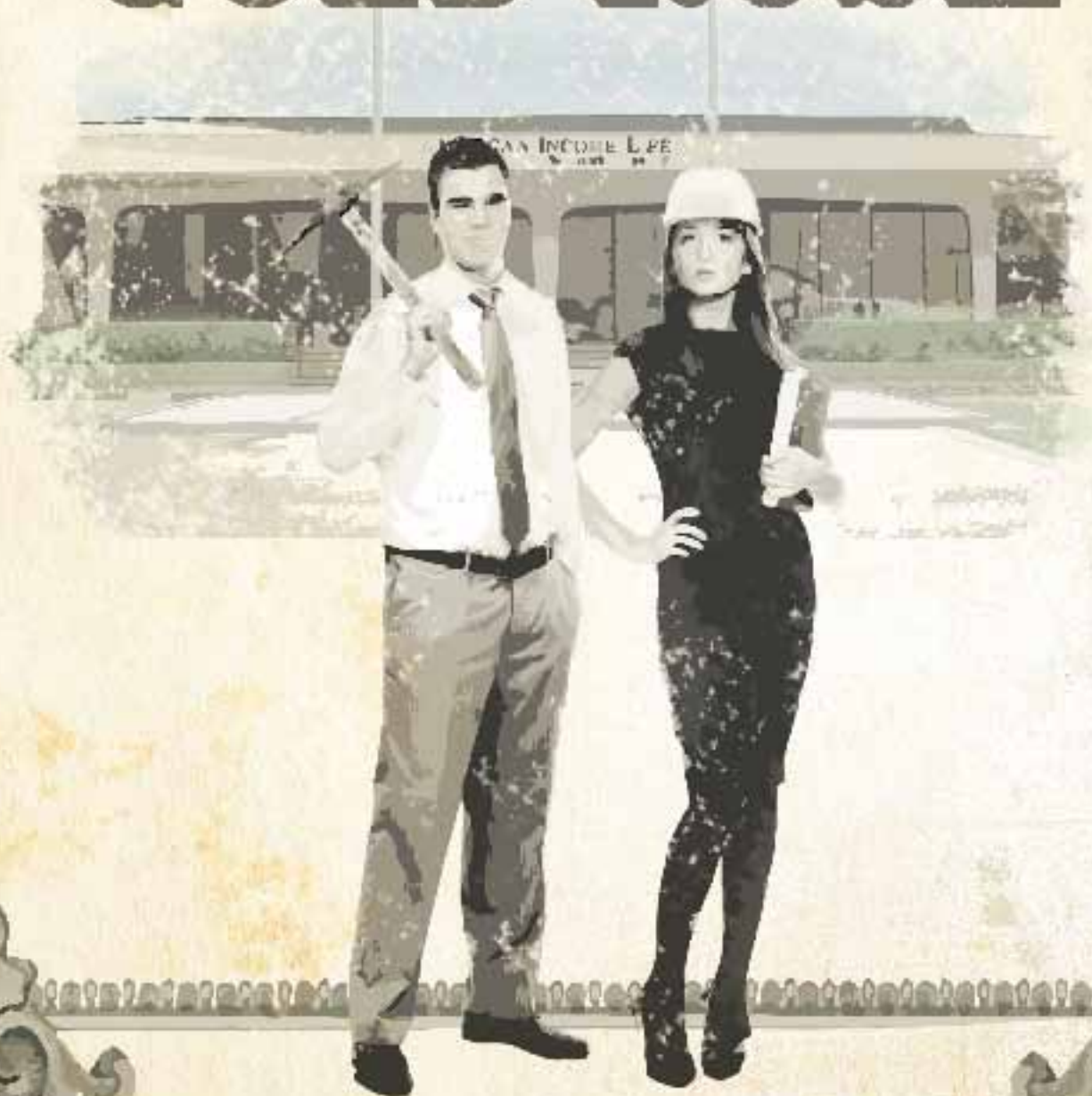
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AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

VOL. 41 NO. 4

## MODERN

# GOLD RUSH



*A Monthly Publication Spotlighting Top Producers of American Income Life and National Income Life*



**ROGER SMITH**

PRESIDENT & CEO  
AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

## THE MODERN GOLD RUSH

On January 24, 1848, two men made a discovery that ended up shaping the course of America's development. Just outside of Coloma, California, foreman James Marshall caught sight of something glittering against the waterwheel of John Sutter's lumber mill. All it took was a quick test on their findings plus a little rumor here and there, and suddenly the country was swept up in the great California Gold Rush.

The amount of people who prospered from this event is staggering. Some lucky people managed to find hundreds, even thousands, of dollars' worth of gold each day. One story tells of a small group of pioneers who panned a total of \$1.5 million in a single year. It has been estimated that during the first five years of the gold rush alone, the countless prospectors who flocked to California excavated nearly twelve million ounces of gold, which in today's economy would equal approximately \$7 billion.

We won't even add in the totals of the other lesser-known gold rushes of North America that happened around the same time. Trust me, the results were astronomical.

Today, AIL/NILICO is in the middle of its own Gold Rush. Our modern-day prospectors search daily for the mother lode – in the form of leads, appointments, sales, and groups signed – and their hard work always pays off. It has been said that we have the most lucrative agent compensation programs in the industry, and the numbers only prove it. In 2007, approximately \$12 million in bonuses was paid to our

agents and managers. We have had agents, PR Reps, and managers who received several thousand dollars in bonuses each month.

The bonus opportunities keep growing. It seems like every month, we see more and more names on the existing bonus lists. Starting June 1st, we will be implementing several new bonus plans designed to reward the industrious men and women who spend every day out in the field. Additionally, we will be introducing the "First Time 15%" bonus contest for our motivational managers. You will be able to read more about these new bonus opportunities later in this issue of *Spotlight*.

Just as those famous "forty-niners" had to stake their claims, it's time for you to do the same. We are predicting an increase in bonuses paid for 2008. How much of that gold mine will be yours?



**American Income Life Insurance Company** has been meeting union families' needs for over half a century. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

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### SGA CAREER TRACK

## New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

### TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,686,134.59 in bonuses. For more information on the monthly bonuses, turn to Page 15.

### REQUIRED RETENTION RATE

**Effective Jan. 1, 2008**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

<b>Retention:</b>	<b>68%</b>
<b>Net to Gross:</b>	<b>78%</b>

### FUN



Look for hidden in this issue!

### DATES TO REMEMBER

**Monday, May 26, 2008**  
The Home Office will be closed for Memorial Day.

**Wednesday, May 28, 2008**  
All business and PR credits must be at the Home Office to count for May production.

### CONGRATULATIONS

**Roghie Hassanloo**, a GA with the Josh Chalom Agency, achieved \$100,000 of 13-month in force premium.

**Kevin Ishikane**, an SA with the Altig-Orlovic Agency, achieved \$100,000 of 13-month in force premium.

**Shaun McDonald**, an MGA with the Altig-Orlovic Agency, achieved \$100,000 of 13-month in force premium.

**Freida Yakubov**, an Individual Producer with the Tom Williams Agency, achieved \$100,000 of 13-month in force premium.

**Kent Zadko**, an SA with the Altig-Orlovic Agency, achieved \$100,000 of 13-month in force premium.

### RECORDBREAKER!

Congratulations go out to Steven Stensrud of the Altig-Orlovic Agency! He now holds the Individual Producer record for most Net ALP achieved in a month. Great job, Steven, and keep up the fantastic work!

### FOUNDER'S CLUB OUTSTANDING PRODUCERS

March 2008

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G *	RETENTION
Daniel Potilechio	Bob Olson	9	\$48,613		95.6
Lily Tchen	Cohen-Cohen	4	81,862		81.6
Freida Yakubov	Tom Williams	2	71,474		88.1

\*Percentage of Net to Gross

### LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2009 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2009 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). Check your production! If there is an asterisk by your position, you could be on your way to the Beverly Hilton in Los Angeles! The convention will be held May 14-17, 2009.

# INDIVIDUAL PRODUCERS



1. STEVEN STENSRUD  
Calgary, AB



2. AMIR SEDAGHAT  
Vancouver, BC



3. KEVIN APPASAMY  
Winnipeg, MB



4. HELEN TAYLOR  
Vancouver, BC



5. ROGHIE HASSANLOO  
Toronto, ON



6. MAIFEA FETU  
Auckland, NZ



7. STEPHANE PICHE  
Halifax, NS



8. RYAN O'DONNELL  
Halifax, NS



9. LILY TCHEN  
Los Angeles, CA



10. ANDREW BISHOP  
Redmond, WA

## MARCH PRODUCTION

Name	Net ALP	NG	Rtn	MGA	SGA
1. Steven Stensrud	\$71,391		74.4	Steven Stensrud	Altig-Orlovic
2. Amir Sedaghat	34,111		81.8	Amir Sedaghat	Altig-Orlovic
3. Kevin Appasamy	33,302		80.1		Altig-Orlovic
4. Helen Taylor	29,547		81.5	Bobby Gujral	Altig-Orlovic
5. Roghie Hassanloo	28,840		88.3	Byron Paz	Josh Chalom
6. Maifea Fetu	26,652	96			Steve Friedlander
7. Stephane Piche	26,350	95		Harjeet Rana	Imran Satti
8. Ryan O'Donnell	24,401	99		Brian Allt	Imran Satti
9. Lily Tchen	23,691		81.6	David Iriye	Cohen-Cohen
10. Andrew Bishop	22,107		77.4	Andrew Bishop	Altig-Orlovic
11. Tevita Lisiate	21,422	97		Lorenzo Lameko	Steve Friedlander
12. Kevin Ishikane	21,224		70.6	Daven Hermosura	Altig-Orlovic
13. Tanu Duseigneur	21,216	100			Steve Friedlander
14. Max Quasem	21,187		83.3		Cohen-Cohen
15. Scott Remmey	19,716		76.0		Eric Giglione
16. Kyle Crawshaw	19,495	88		Harjeet Rana	Imran Satti
17. Philip Anderson	18,682		84.8	John McGrath	Altig-Orlovic
18. Ababacar Dia	18,329	79		Marc Younger	Alt-Orl-Lyse
19. Anthony Mutter	17,710		69.1	Anthony Mutter	Altig-Orlovic
20. Shaelagh Legus	17,309		83.4	Volodymyr Derevyanyy	Altig-Orlovic
>> ALL TIME RECORD \$71,391 NET ALP STEVEN STENSRUD <<					

## YTD PRODUCTION

Name	Net ALP	NG	Rtn	MGA	SGA
*1. Steven Stensrud	\$126,312		74.4	Steven Stensrud	Altig-Orlovic
*2. Roghie Hassanloo	73,881		88.3	Byron Paz	Josh Chalom
*3. Lily Tchen	65,731		81.6	David Iriye	Cohen-Cohen
*4. Max Quasem	64,614		83.3		Cohen-Cohen
*5. Maifea Fetu	62,626	96			Steve Friedlander
*6. Freida Yakubov	60,411		88.1	Elaina Bosco	Tom Williams
*7. Kevin Appasamy	59,032		80.1		Altig-Orlovic
*8. Kevin Ishikane	57,553		70.6	Daven Hermosura	Altig-Orlovic
*9. Jamison Weatherspoon	52,458	95		Alex Grakhov	Surace-Smith
*10. Jose Lopes	51,208		70.0	Melanie Cohen	David Zophin
11. Kent Zadko	50,384		84.3	Shaun McDonald	Altig-Orlovic
12. Jorell Washington	49,723	80			Robert Harris
13. Amir Sedaghat	48,530		81.8	Amir Sedaghat	Altig-Orlovic
14. David Farraway	47,668		80.6	David Farraway	Rick Altig
15. Joaquin Santos	47,212		73.4	Doreen Ryan-Foti	Jatof-Foti
16. Timothy Cruise	47,063		75.4		Altig-Orlovic
17. Helen Taylor	45,795		81.5	Bobby Gujral	Altig-Orlovic
18. Ryan McIntosh	44,808	83			Altig-Orlovic
19. Shaelagh Legus	44,430		83.4	Volodymyr Derevyanyy	Altig-Orlovic
20. Scott Remmey	44,188		76.0		Eric Giglione
>> ALL TIME RECORD \$278,449 NET ALP ZACHARY HART <<					

# SUPERVISING AGENTS



1. PETER LILALILOMAIAVA  
Auckland, NZ



2. MAIFEA FETU  
Auckland, NZ



3. MICHAEL GARRETT  
Halifax, NS



1. JAMES AALDERS  
Halifax, NS



2. ANTONIO MONICA  
Edison, NJ



3. PAMELA LADD  
Rochester, NY



4. TANESHIA SOLOMON  
Houston, TX



5. DAVID THOMAS  
Flushing, NY

## MARCH PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	MGA	SGA
1. Peter LilaLilomaiaava	\$55,651	\$57,469	97		Lorenzo Lameko	Steve Friedlander
2. Maifea Fetu	52,877	80,624	98			Steve Friedlander
3. Michael Garrett	36,255	35,412		72.2	Harjeet Rana	Imran Satti
4. Aisake Otukolo	32,958	37,523	95		Lorenzo Lameko	Steve Friedlander
5. Yvonne Brown	31,059	38,586	94		Stephen Hill	Steve Friedlander
>> ALL TIME RECORD \$78,003 1ST SIX MO AGT LORENZO LAMEKO <<						
>> ALL TIME RECORD \$81,207 NET ALP LORENZO LAMEKO <<						

Name	1st Six Mo Agt	Net ALP	NG	Rtn	MGA	SGA
*1. Yvonne Brown	89,333	105,843	94		Stephen Hill	Steve Friedlander
2. Peter LilaLilomaiaava	87,972	95,683	97		Lorenzo Lameko	Steve Friedlander
3. Michael Garrett	86,746	85,173		72.2	Harjeet Rana	Imran Satti
4. Aisake Otukolo	62,846	73,692	95		Lorenzo Lameko	Steve Friedlander
5. Maifea Fetu	62,128	91,151	98			Steve Friedlander
>> ALL TIME RECORD \$298,373 1ST SIX MO AGT LORENZO LAMEKO <<						
>> ALL TIME RECORD \$443,893 NET ALP MARY ANN GAELIC <<						

## YTD PRODUCTION

## MARCH PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	MGA	SGA
1. James Aalders	\$37,099	\$36,839	87		Harjeet Rana	Imran Satti
2. Antonio Monica	33,591	44,816	89		David Hausman	Eric Giglione
3. Pamela Ladd	30,804	67,708		74.9	Dorian Oldham	Durhon Oldham
4. Taneshia Solomon	28,656	29,325	95		Tracy Haden	Steve Greer
5. David Thomas	27,103	33,138	92		Francisco Perez	Theodore Pappas
6. Robert Kanaan	24,155	25,484	82		Harjeet Rana	Imran Satti
7. James Cunningham	23,234	30,187	93		Alex Grakhov	Surace-Smith
8. Ryan Vopat	22,442	45,798	88		Michael Vasu	Surace-Smith
9. Evan Holzauer	21,556	28,793		84.2	Laura Fisher	Eric Giglione
10. Andrea Barenholtz	20,910	27,604		72.4	Stephen King	Paul Rumbuc
>> ALL TIME RECORD \$195,544 1ST SIX MO AGT TAINA LAMEKO <<						
>> ALL TIME RECORD \$208,728 NET ALP TAINA LAMEKO <<						

## YTD PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	MGA	SGA
*1. James Aalders	\$88,894	\$88,377	87		Harjeet Rana	Imran Satti
*2. James Cunningham	84,048	100,890	93		Alex Grakhov	Surace-Smith
*3. Rencel Jones	76,370	107,746	83		Jeremy Welch	Slav Bitman
*4. Pamela Ladd	71,186	177,500		74.9	Dorian Oldham	Durhon Oldham
*5. Michael McIntosh	63,939	90,382	86		Harjeet Rana	Imran Satti
6. Paul Samra	62,445	72,165		69.5	Cheryl Foti	Jatof-Foti
7. David Thomas	62,367	77,162	92		Francisco Perez	Theodore Pappas
8. Michael van Delft	61,155	60,923		80.1	Brian Allt	Imran Satti
9. Robert Kanaan	55,742	56,346	82		Harjeet Rana	Imran Satti
10. Josh Killian	55,469	92,782	92		Brett Gryska	Durhon Oldham
>> ALL TIME RECORD \$1,319,496 1ST SIX MO AGT TAINA LAMEKO <<						
>> ALL TIME RECORD \$1,522,976 NET ALP TAINA LAMEKO <<						

# MASTER GENERAL AGENTS



1. LORENZO LAMEKO  
Auckland, NZ



2. STEPHEN HILL  
Auckland, NZ



3. JIM BIANCHI  
Rochester, NY



4. BRETT GRYSKA  
Rochester, NY



5. WAYNE FADER  
Long Island City, NY

# REGIONAL GENERAL AGENTS



1. JIM BIANCHI  
Rochester, NY



2. DAVID HAUSMAN  
Edison, NJ



3. MITCHELL DUPLANTIS  
Long Island City, NY

## MARCH PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	SGA
1. Lorenzo Lameko	\$192,466	\$256,019		96	Steve Friedlander
2. Stephen Hill	150,888	163,906		92	Steve Friedlander
3. Jim Bianchi	66,717	123,855	70.7		Durhon Oldham
4. Brett Gryska	63,448	107,398	69.3		Durhon Oldham
5. Wayne Fader	50,724	54,246	77.4		Marc Rosen
6. Michael Vasu	50,582	101,618	69.6		Surace-Smith
7. Michael LiBassi	46,330	81,474		83	Surace-Smith
8. David Melcher	45,000	56,709	68.8		John Akers
9. Steven King	43,746	113,132	70.5		Paul Rumbuc
10. Brian Allt	42,207	48,680	77.9		Imran Satti
>> ALL TIME RECORD \$326,483 1 <sup>ST</sup> SIX MO AGT JEFF RIBMAN <<					
>> ALL TIME RECORD \$364,595 NET ALP JEFF RIBMAN <<					

## YTD PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	SGA
* 1. Lorenzo Lameko	\$498,241	\$621,889		96	Steve Friedlander
* 2. Stephen Hill	310,660	326,641		92	Steve Friedlander
* 3. Brett Gryska	232,721	384,096	69.3		Durhon Oldham
* 4. Jim Bianchi	158,395	337,812	70.7		Durhon Oldham
* 5. Brian Allt	127,108	139,469	77.9		Imran Satti
6. Michael Vasu	124,847	240,777	69.6		Surace-Smith
7. Cheryl Foti	124,592	249,262	69.4		Jatoft-Foti
8. Philip Prata	122,318	170,706	68.1		Theodore Pappas
9. Joseph Moore	117,148	113,550	75.7		Matt Henderson
10. Wayne Fader	109,065	117,000	77.4		Marc Rosen
>> ALL TIME RECORD \$1,802,351 1 <sup>ST</sup> SIX MO AGT PAUL RUMBUC <<					
>> ALL TIME RECORD \$2,168,283 NET ALP PAUL RUMBUC <<					

## MARCH PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$185,479	\$397,808		73.8	Durhon Oldham
2. David Hausman	105,197	186,857		70.2	Eric Giglione
3. Mitchell Duplantis	93,700	117,519		69.7	Marc Rosen
4. Francisco Perez	88,562	153,359		68.0	Theodore Pappas
5. Sonny Gurney	74,794	249,794		69.8	Paul Rumbuc
>> ALL TIME RECORD \$250,884 1 <sup>ST</sup> SIX MO AGT JIM BIANCHI <<					
>> ALL TIME RECORD \$470,822 NET ALP JIM BIANCHI <<					

## YTD PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$522,371	\$1,176,211		73.8	Durhon Oldham
* 2. David Hausman	245,019	505,881		70.2	Eric Giglione
3. Francisco Perez	222,441	370,900		68.0	Theodore Pappas
4. Mitchell Duplantis	219,527	288,574		69.7	Marc Rosen
5. Sonny Gurney	165,949	577,713		69.8	Paul Rumbuc
>> ALL TIME RECORD \$1,989,902 1 <sup>ST</sup> SIX MO AGT JIM BIANCHI <<					
>> ALL TIME RECORD \$4,570,094 NET ALP JIM BIANCHI <<					

# PUBLIC RELATIONS



MALKA ARONY  
PR Manager  
Category A  
Phoenix, AZ



RONA PILEGGI SPANO  
Category A  
Chicago, IL



MICHELLE BAXTER  
Category B  
Indianapolis, IN



CARMELLA STROUD  
Category B  
Quincy, FL



RACHELLE VALDEZ  
Category C  
Centerville, UT



DONALD SPOHN  
Category C  
Cleveland, OH

## MARCH PRODUCTION

Category	Name	Production	SGA
PR Manager	1. Malka Arony	8,692 Cards	HO LA/Hartman
	2. Chuck Hill	6,154 Cards	Jatoft-Foti
	3. JT Tasker	4,041 Cards	Durhon Oldham
Category A	1. Rona Pileggi Spano	5,989 Cards	HO Chicago
	2. Malka Arony	3,317 Cards	HO LA/Hartman
	3. Brenda Di Somma	3,231 Cards	HO NJ
	4. Chuck Hill	2,175 Cards	Jatoft-Foti
	5. Larry Lozano	2,000 Cards	Jatoft-Foti
Category B	1. Michelle Baxter	5,163 Cards	HO IN
	2. Carmella Stroud	1,691 Cards	HO FL
	3. Al Wall	1,633 Cards	Josh Chalom
	4. Catherine Briggie	1,438 Cards	Steve Hartman
	5. Nicole Pate	1,289 Cards	Chris Hernandez
>> ALL TIME RECORD		18,960 Cards	<<
Category C	1. Rachelle Valdez	10 Groups	HO US (UT)
	2. Donald Spohn	10 Groups	Surace-Smith
	3. Richard Case	8 Groups	Surace-Smith
	4. Tim O'Connor	7 Groups	Matt Flores
	5. Krissa Hensley	6 Groups	Surace-Smith
>> ALL TIME RECORD		55 Groups	VIVIAN DWYER <<

## YTD PRODUCTION

Category	Name	Production	SGA
PR Manager	* 1. Malka Arony	20,430 Cards	HO LA/Hartman
	* 2. Susan Fuldauer	17,924 Cards	HO IN
	3. JT Tasker	13,253 Cards	Durhon Oldham
Category A	* 1. Rona Pileggi Spano	10,397 Cards	HO Chicago
	* 2. Chuck Hill	6,861 Cards	Jatoft-Foti
	3. Brenda Di Somma	6,253 Cards	HO NJ
	4. Malka Arony	5,826 Cards	HO LA/Hartman
	5. Susan Gilbert	5,216 Cards	HO Chicago
Category B	* 1. Al Wall	9,481 Cards	Josh Chalom
	* 2. Michelle Baxter	5,429 Cards	HO IN
	3. Robin Andrade	5,092 Cards	HO MA
	4. Catherine Briggie	3,939 Cards	Steve Hartman
	5. Lou Nell Busby	3,773 Cards	HO KY
>> ALL TIME RECORD		61,879 Cards	DENISE BOWYER <<
Category C	* 1. Brett Hulme	21 Groups	HO GA
	* 2. Rachelle Valdez	17 Groups	HO US (UT)
	3. Richard Case	16 Groups	Surace-Smith
	4. Cheryl Cook	14 Groups	HO PA
	5. Tim O'Connor	13 Groups	Matt Flores
>> ALL TIME RECORD		136 Groups	KENNETH ALTIZER <<

Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows:  
 Category A = SGA categories I and II.  
 Category B = All other SGA categories  
 Category C = Top number of group credits signed from all SGA categories.  
 Also, please note, the number of leads will be used to break a tie in Category C.

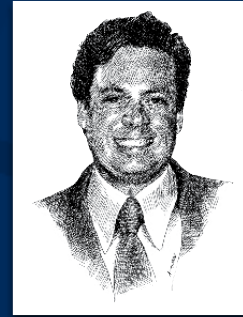
# STATE GENERAL AGENTS



**JIM SURACE**  
Category I  
1st Six Mo Agt  
Net ALP



**MARCUS SMITH**  
Category I  
1st Six Mo Agt  
Net ALP



**RICK ALTIG**  
Category II  
Net ALP



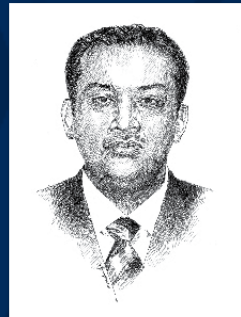
**ILJA ORLOVIC**  
Category II  
Net ALP



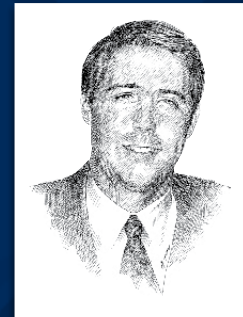
**DUSTIN VENEKAMP**  
Category II  
Net ALP



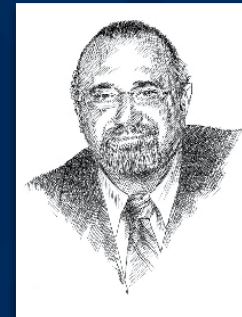
**STEVE GREER**  
Category II  
1st Six Mo Agt



**IMRAN SATTI**  
Category III  
1st Six Mo Agt



**TOM WILLIAMS**  
Category III  
Net ALP



**JOSH CHALOM**  
Category IV  
Net ALP



**MARK HANCOCK**  
Category VI  
1st Six Mo Agt  
Net ALP



**A J O'CONNOR**  
Category VII  
1st Six Mo Agt



**JAMES LOGAN**  
Category VIII  
1st Six Mo Agt



**DAVID ORRICO**  
Category VIII  
Net ALP

## MARCH PRODUCTION - 1st Six Mo Agt

Category	Name	NG	Rtn	1st Six Mo Agt	1st Six Mo Obj	% of Obj
Category I	Surace-Smith		69.5	\$344,282	\$221,000	156
Category II	Steve Greer		69.5	109,164	102,000	107
Category III	Imran Satti		68.1	132,631	89,000	149
Category VI	Mark Hancock		71.6	69,097	57,500	120
Category VII	A J O'Connor		70.1	50,631	43,500	116
Category VIII	James Logan		73.8	43,122	32,500	133

## YTD PRODUCTION - 1st Six Mo Agt

Category	Name	NG	Rtn	1st Six Mo Agt	1st Six Mo Obj	% of Obj
Category I	Surace-Smith		69.5	\$929,215	\$663,000	140
Category III	Imran Satti		68.1	378,715	267,000	142
Category VI	Mark Hancock		71.6	195,881	172,500	114
Category VII	Scott Sonnenberg		68.6	148,930	141,000	106
Category VIII	David Orrico		68.5	99,980	97,500	103

## MARCH PRODUCTION - Net ALP

Category	Name	NG	Rtn	Net ALP	Net ALP Obj	% of Obj
Category I	Surace-Smith		69.5	\$547,359	\$433,000	126
	Altig-Orlovic		70.1	1,681,745	1,517,000	111
Category II	Alt.-Orl.-Vene.		70.2	139,416	113,000	123
	Cohen-Cohen		76.8	284,995	282,000	101
Category III	Tom Williams		68.5	192,332	186,000	103
	Imran Satti		68.1	175,549	173,000	101
Category IV	Josh Chalom		71.5	212,163	165,000	129
	Altig-Orlovic-Deley		69.2	175,395	165,000	106
Category VI	Mark Hancock		71.6	152,723	113,000	135
Category VIII	David Orrico		68.5	70,277	65,000	108

## YTD PRODUCTION - Net ALP

Category	Name	NG	Rtn	Net ALP	Net ALP Obj	% of Obj
Category I	Surace-Smith		69.5	\$1,618,795	\$1,299,000	125
Category III	Tom Williams		68.5	612,986	558,000	110
Category IV	Altig-Orlovic-Deley		69.2	601,403	495,000	121
	Josh Chalom		71.5	530,917	495,000	107
Category VI	Mark Hancock		71.6	410,610	339,000	121
Category VIII	David Orrico		68.5	196,280	195,000	101

This weekly bonus is a three-tier bonus based on time contracted. All eligibility is based on gross ALP in the week as shown on their weekly advance report. The bonus calculation is based on the Net ALP for the week.

Agents 0-9 Mos.

Must submit at least  
\$1,000 gross ALP

Agents in their first 9 mos. must meet the required net to gross ratio, using the prior month end AP&P data.

- 1 - 3 mos. - 86% net to gross is required
- 4 - 6 mos. - 82% net to gross is required
- 7 - 9 mos. - 78% net to gross is required

Agents 10-18 Mos.

Must submit at least  
\$1,250 gross ALP

Requires 68% retention

Agents 19+ Mos.

Must submit at least  
\$1,500 gross ALP

Requires 68% retention

All tiers are eligible for an increase of the bonus percentage which varies based on consecutive qualifications:

- 1st weekly bonus qualification - **5% of Net ALP for the week**
- 2nd consecutive qualification - **10% of Net ALP for the week**
- 3rd consecutive qualification - **15% of Net ALP for the week**
- Each consecutive qualification after that - **15% of Net ALP for the week**

If an agent fails to qualify in a week, they start over at the 5% bonus eligibility amount.

Agents 10+ months can receive a bonus increase based on their retention rate:

- 68 - 71.9%** - Regular 5, 10, or 15% payment
- 72 - 76.9%** - 10% of bonus extra
- 77 - 81.9%** - 20% of bonus extra
- 82+%** - 30% of bonus extra

Through year end, Agents 10+ months with retention between 67.9% and 64% will be paid a reduced bonus at a 20% decrease for each point below 68:

- 67% - 80% of bonus
- 66% - 60% of bonus
- 65% - 40% of bonus
- 64% - 20% of bonus
- 63% or lower - no bonus

**For Example:**

Agents 0-9 Mos.

\$2,000 Net ALP  
5% = \$100  
10% = \$200  
15% = \$300  
  
\$3,000 Net ALP  
5% = \$150  
10% = \$300  
15% = \$450

Agents 10-18 Mos.

\$2,000 Net ALP (78% retention - Extra 20%)  
5% = \$120 (100 + 20)  
10% = \$240 (200 + 40)  
15% = \$360 (300 + 60)  
  
\$3,000 Net ALP (78% retention - Extra 20%)  
5% = \$180 (150 + 30)  
10% = \$360 (300 + 60)  
15% = \$540 (450 + 90)

Agents 19+ Mos.

\$2,000 Net ALP (82% retention - Extra 30%)  
5% = \$130 (100 + 30)  
10% = \$260 (200 + 60)  
15% = \$390 (300 + 90)  
  
\$3,000 Net ALP (82% retention - Extra 30%)  
5% = \$195 (150 + 45)  
10% = \$390 (300 + 90)  
15% = \$580 (450 + 135)

# MODERN GOLD RUSH

# World's Greatest Bonus

# B Weekly Leadership Bonus

Examples:

**Bonus eligibility:**

The SA, GA, or MGA must have a certain number of “codes” — defined here as a first-time bonus qualifier (new agents who earned a weekly bonus for the first time). Codes count up-line — ex: if an SA who is coded under an MGA has a code, both the SA and MGA get credit for the code.

In order to be eligible for the Bonus, starting in their 10th month (using prior month’s AP&P report) the manager must have 68% retention. MGAs must promote one person to MGA per year or within one year of becoming an MGA to maintain eligibility for the Leadership Bonus.

**“Code” Requirements:**

SA – Requires 1 “code” in rolling ten weeks; GA – Requires 1 “code” in rolling five weeks

MGA – Eligible for 50% of their bonus with one “code” in rolling five weeks; 100% of bonus with two “codes” in rolling five weeks.

The Weekly Leadership Bonus will be calculated as a percentage of the total Weekly Bonus earned by agents under an MGA during the week. The percentage of bonus paid to SA/GA/MGA is dependent on the level of percentage paid to the agent. **To encourage recruiting and coding agents, an increased bonus is available on new agents.**

MGA	Agt 19+ Mos	Agt 10-18 Mos	Agt 0-9 Mos
<i>Direct Code</i>			
Agt at 5% level	15% of bonus	25% of bonus	50% of bonus
Agt at 10% level	25% of bonus	40% of bonus	80% of bonus
Agt at 15% level	40% of bonus	60% of bonus	120% of bonus
<i>Indirect Code</i>			
Agt at 5% level	10% of bonus	20% of bonus	40% of bonus
Agt at 10% level	20% of bonus	35% of bonus	70% of bonus
Agt at 15% level	30% of bonus	50% of bonus	100% of bonus
<i>SA or GA</i>			
<i>Direct Code</i>			
Agt at 5% level	10% of bonus	15% of bonus	20% of bonus
Agt at 10% level	15% of bonus	25% of bonus	35% of bonus
Agt at 15% level	20% of bonus	35% of bonus	50% of bonus

Through year end, if retention is below 68%, the bonus will be paid at a reduced rate of 10% for each 1 point below 68 (no bonus below 60% retention).

**Agents 19+ Mos.**  
 \$2,000 Net ALP @ 15%  
 WGB = \$300  
*Direct Code*  
 MGA Bonus = 40% or \$120

**Agents 10-18 Mos.**  
 \$2,000 Net ALP @ 15%  
 WGB = \$300  
*Direct Code*  
 MGA Bonus = 60% or \$180

**Agents 0-9 Mos.**  
 \$2,000 Net ALP @ 15%  
 WGB = \$300  
*Direct Code*  
 MGA Bonus = 120% or \$360

\$3,000 Net ALP @ 15%  
 WGB = \$450  
*Direct Code*  
 MGA Bonus = 40% or \$180

*Indirect Code*  
 MGA Bonus = 50% or \$150  
*Direct Code*  
 GA Bonus = 35% or \$105

\$3,000 Net ALP @ 15%  
 WGB = \$450  
*Direct Code*  
 MGA Bonus = 60% or \$270

*Indirect Code*  
 MGA Bonus = 100% or \$300  
*Direct Code*  
 GA Bonus = 50% or \$150

\$3,000 Net ALP @ 15%  
 WGB = \$450  
*Direct Code*  
 MGA Bonus = 120% or \$540

*Indirect Code*  
 MGA Bonus = 50% or \$225  
*Direct Code*  
 GA Bonus = 35% or \$157.50

*Indirect Code*  
 MGA Bonus = 100% or \$450  
*Direct Code*  
 GA Bonus = 50% or \$225



“The key to success is to find happiness in all you do.”

# Regional General Agent Bonus

For each MGA coded under an RGA, the RGA is eligible for a weekly bonus equal to 20% of the Leadership Bonus earned by the MGA. The Leadership Bonus is dependent on the production of Agents coded under the MGA.

The RGA must have the required quality factor (retention or net to gross) to be eligible for the bonus. The RGA is eligible for the bonus for as long as they continue to manage the MGA.

Example:

**RGA over three MGAs**

MGA 1 Weekly Bonus = \$2,100

MGA 2 Weekly Bonus = \$1,500

MGA 3 Weekly Bonus = \$800

**RGA Bonus = \$4,400 x 20% = \$880**

## \*First Time 15% Contest

Starting June 1, 2008, each time an agent earns a weekly bonus at the 15% level for the first time, the manager's Leadership Bonus will be doubled. This contest will run through year end, and managers who receive the double bonus will be ranked by totals and congratulated monthly in *Spotlight*.

Example 1:

1 Month Agent  
\$2,000 Net ALP  
15% level = \$300 bonus

Direct Code -  
MGA Bonus = \$720 (120% doubled)

Example 2:

1 Month Agent  
\$3,000 Net ALP  
15% level = \$450 bonus

Direct Code -  
MGA Bonus = \$1,080 (120% doubled)

Example 3:

1 Month Agent  
\$2,000 Net ALP  
15% level = \$300 bonus

Indirect Code -  
MGA Bonus = \$600 (100% doubled)  
GA Bonus = \$300 (50% doubled)

Example 4:

1 Month Agent  
\$3,000 Net ALP  
15% level = \$450 bonus

Indirect Code -  
MGA Bonus = \$900 (100% doubled)  
GA Bonus = \$450 (50% doubled)

Please note: The double bonus will be a manual payout monthly (instead of weekly) and will be separate from the regular leadership bonus checks.

\* During any special double bonus week for producers, Manager's bonus maximum is equal to double the regular bonus.

# 15%



# BONUS

**Total Bonuses: \$1,686,134.59**

### Retention Bonus\*

QUALIFIER	SGA	AMOUNT
Steven Stensrud	Altig-Orlovic	\$13,583.46
Amir Sedaghat	Altig-Orlovic	6,927.33
Kevin Appasamy	Altig-Orlovic	6,474.16
Helen Taylor	Altig-Orlovic	6,189.25
Lily Tchen	Cohen-Cohen	4,743.35
Andrew Bishop	Altig-Orlovic	4,348.06
Max Quasem	Cohen-Cohen	4,237.51
Philip Anderson	Altig-Orlovic	4,105.93
Scott Remyey	Eric Giglione	3,351.74
Freida Yakubov	Tom Williams	3,153.09

**TOTAL RETENTION BONUS PAID: \$241,412.87**

**144 Producers Qualified**

### PR Bonus\*

QUALIFIER	SGA	AMOUNT
Carmella Stroud	HO FL	\$6,110.00
Rona Pileggi Spano	HO Chicago	3,506.22
Chuck Hill	Jatoft-Foti	3,443.00
Laura Mackin	HO CD (MB)	1,675.50
Malka Arony	Steve Hartman	1,607.25
Kevin O'Connor	Joe Diecedue	1,601.00
Joseph Westfall	HO So. Ohio	1,592.50
Al Wall	Josh Chalom	974.42
JT Tasker	Durhon Oldham	970.50
James Lee	Durhon Oldham	837.00

**TOTAL PR BONUS PAID: \$35,321.08**

**101 PR Reps Qualified**

### MGA Bonus\*

QUALIFIER	SGA	AMOUNT
Jim Bianchi	Durhon Oldham	\$2,326.99
Michael Vasu	Surace-Smith	1,880.88
David Wang	Bob Olson	1,271.41
Dorian Oldham	Durhon Oldham	1,081.70
Arthur Greene	Paul Rumbuc	1,056.42
David Hausman	Eric Giglione	966.87
Lorenzo Lameko	Steve Friedlander	773.22
Harjeet Rana	Imran Satti	768.62
Laura Fisher	Eric Giglione	737.47
David Iriye	Cohen-Cohen	710.73

**TOTAL MGA BONUS PAID: \$19,512.87**

**36 Managers Qualified**

### BR Bonus\*

QUALIFIER	SGA	AMOUNT
Lorenzo Lameko	Steve Friedlander	\$25,783.85
Stephen Hill	Steve Friedlander	13,825.54
Harjeet Rana	Imran Satti	13,821.01
Jim Bianchi	Durhon Oldham	13,702.06
Byron Paz	Josh Chalom	9,317.11
Brett Gryska	Durhon Oldham	9,140.34
Robert Dunn	Surace-Smith	8,738.20
Stephen Bendure	Surace-Smith	8,429.09
Wayne Fader	Marc Rosen	8,372.42
Jason Young	Altig-Orlovic-Deley	8,019.58

**TOTAL BR BONUS PAID: \$590,420.51**

**476 Managers Qualified**

### Reinstatement Bonus\*

QUALIFIER	SGA	AMOUNT
Sami Mogannam	Jatoft-Foti	\$1,481.95
David Jackson	Tom Williams	1,302.16
Yvonne Hernandez	Cohen-Cohen	1,003.39
Olaf Johnson	Scott Keeney	834.03
Carmine Cupo	Eric Giglione	824.31
David Wang	Bob Olson	819.28
Debra Bell	Bob Olson	721.02
Carlo Bonifazi	Bob Olson	697.99
Hank Gordon	Bob Olson	688.83
Arthur Westergren	Tom Williams	642.81

**TOTAL REINSTATEMENT BONUS PAID: \$24,599.91**

**81 Producers Qualified**

### New Agent Bonus\*

QUALIFIER	SGA	AMOUNT
Roghie Hassanloo	Josh Chalom	\$5,920.21
Stephane Piche	Imran Satti	4,769.51
Shaelagh Legus	Altig-Orlovic	4,730.88
Ryan O'Donnell	Imran Satti	4,159.68
Vance Bosch	Altig-Orlovic	3,698.94
Kyle Crawshaw	Imran Satti	3,425.55
Maifea Fetu	Steve Friedlander	3,392.54
Tanu Duseigneur	Steve Friedlander	3,384.22
Edward Rangel	Surace-Smith	3,099.66
Haoyu Xu	Imran Satti	3,027.93

**TOTAL NEW AGENT BONUS PAID: \$774,867.35**

**1,278 Producers Qualified**



**24 Years of Service**

Vivian Dwyer

**20 Years of Service**

Susan Gilbert

**19 Years of Service**

Scott Remmey

**18 Years of Service**

Christopher Cummings  
Paramjit Sangha

**17 Years of Service**

Sharon Nigota  
Jeff Spanaus

**14 Years of Service**

Daniel Phares  
George Sturge

**13 Years of Service**

Edward Clunk  
Darrell Dorey  
Maria Esposito

**12 Years of Service**

Bruce Jones

**11 Years of Service**

Tyrone Conard

**10 Years of Service**

Francisco Perez

**8 Years of Service**

Tod Brown  
Becky Cutler  
Vance Rountree

**7 Years of Service**

Mary Ayarzagoitia  
Adam Kiss  
Theodore Pappas  
Douglas Zigby

**6 Years of Service**

Travis Price  
William Slocum

**5 Years of Service**

Patrick Fowler  
Mary Hinterberger  
Matthew Ho  
Stefan Johannsson  
Horace Johnson  
Karen Stockwell  
Steven Strong  
Angelika Vassilieva

**4 Years of Service**

Ronald Berube  
Raphael Bouchereau  
Mark Gorman  
Richard Greenberg  
Phillip LaCross  
Helena Rizvan  
Bonnie Williams

**3 Years of Service**

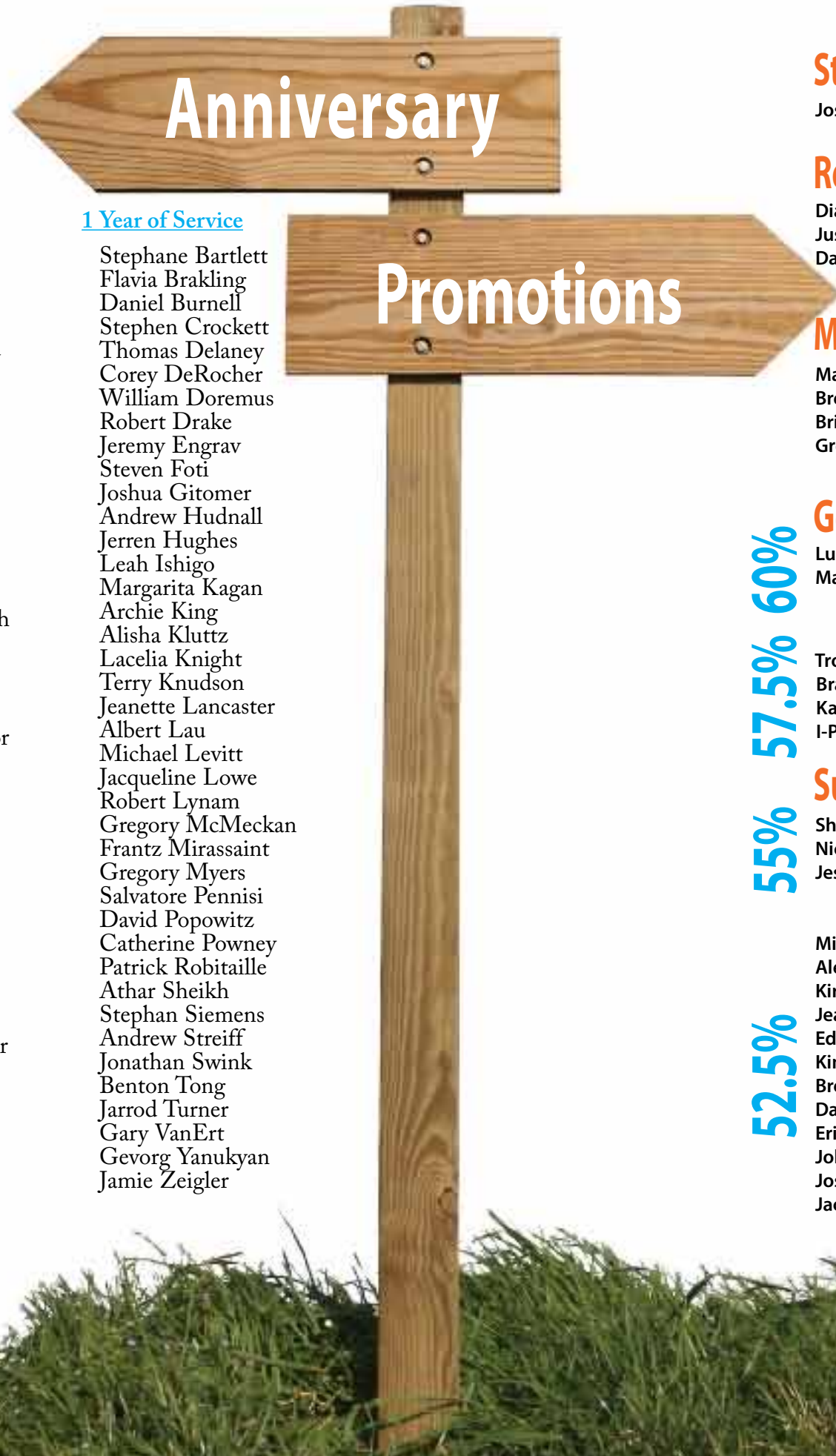
Sorana Blackfoot  
David Garbarskiy  
Katherine Georgiou  
Shiwa Hollingsworth  
Diana McNair  
Troy Plummer  
Scott Rehberg  
Tibor Simon  
Emmanuel Villasenor

**2 Years of Service**

Marinela Achim  
Lawrence Austin  
Michael Boyer  
Christopher Carter  
Todd Engelson  
Elizabeth Farm  
Sal Giacchi  
Christopher Keller  
Dale Kuntz  
Lita Lameko  
Patricia Longenecker  
Todd O'Neill  
Steven Orcherton  
Raymond Risucci  
William Rose  
Jennifer Wehrle

**1 Year of Service**

Stephane Bartlett  
Flavia Brakling  
Daniel Burnell  
Stephen Crockett  
Thomas Delaney  
Corey DeRocher  
William Doremus  
Robert Drake  
Jeremy Engrav  
Steven Foti  
Joshua Gitomer  
Andrew Hudnall  
Jerren Hughes  
Leah Ishigo  
Margarita Kagan  
Archie King  
Alisha Kluttz  
Lacelia Knight  
Terry Knudson  
Jeanette Lancaster  
Albert Lau  
Michael Levitt  
Jacqueline Lowe  
Robert Lynam  
Gregory McMeckan  
Frantz Mirassaint  
Gregory Myers  
Salvatore Pennisi  
David Popowitz  
Catherine Powney  
Patrick Robitaille  
Athar Sheikh  
Stephan Siemens  
Andrew Streiff  
Jonathan Swink  
Benton Tong  
Jarrod Turner  
Gary VanErt  
Gevorg Yanukyan  
Jamie Zeigler



**State General Agent**

Josh Goodman

**Regional General Agent**

Diane Carrion  
Justin Germany  
David Guzman

Zachary Hart  
Curtis Proebstel  
Agatha Safford

**Master General Agent**

Mark Beckford  
Brenda Carson  
Brian Fernandez  
Gregory Fladger

Daniel Kelly  
Michael LiBassi  
Joanna Mehaffey  
George Noujaim

**General Agent**

Luis Bagundo  
Mary Chastity Daquigan

Melissa Hale  
Sonia Marin

Troy Burgin  
Brandon Davis  
Kathryn Dickens  
I-Perfection Harris

Evan Holzauer  
Danielle Jankowski  
Martin McCarthy  
Frantz Mirassaint

**Supervising Agent**

Sheila Albitre  
Nicholas Brown  
Jesus Cardenas

Katherine Fallon  
Christopher Hittner  
Theresa Kriel

Michael Antognoli  
Alek Auxier  
Kiran Aya  
Jeannie Berger  
Edward Bernard  
Kimberly Bird  
Brendan Boyle  
Dart Brown  
Erica Buda  
Johnathon Bunch  
Josiah Burton  
Jack Cook

Norma Crawford  
Joanne Dragotta  
Candace Emmerson  
Scott English  
David Foster  
Sarah Frost  
John Glennon  
Frederick Greene  
John Helmuth  
Natosha Hill  
Kevin Holtz  
Rahul Kumar



Cynthia Romero  
Richard Sprigg  
Gillian Watson

Clifford Mekelburg  
Norma Sauls

Daniel Valenzuela  
Lorelee Vasquez

Antonio Monica  
Jason Ocean  
Steven Rogers  
Benjamin Vondrak

William Walter  
Lawrence Willhite

Sylvia Martinez  
Luciana Mosca  
Phillip Simmons

Joshua Stankovich  
Anca Susan  
John Velisek

Elvis Langha  
Melne Lewis  
Natalie Lloyd  
Amanda Luchtenburg  
Charles McMair  
Todd Mileti  
Gregory Myers  
Ryan Neel  
Jennifer Okereke  
Robert Peak  
Laurie Quinn  
Sita Pereira

Arun Raj  
Ronald Rhodes  
David Saez  
Brandon Schwed  
Amy Shui  
Samuel Styve  
Marchon Tatmon  
James Vatter  
Robert Vincent  
Timothy Watson

52.5% 55% 57.5% 60%

# PERSPECTIVE



SCOTT SMITH

EXECUTIVE VICE PRESIDENT  
& CHIEF MARKETING OFFICER

## MONEY — NO EXCUSES

Now that I have your attention, let me follow-up Roger's message earlier about the Gold Rush.

Yes, now is the best time to reap your reward. Better yet, it's time to take advantage of a financing system unlike any other money-making opportunity. Are you aware of any other opportunity in which you make a presentation on Monday, obtain a single payment of \$100, overnight it to the Home Office, and receive a return check of \$750 from your company on Friday? If you're a decent presenter, the company will send you about \$60 dollars more every year thereafter based on that initial offering of \$100. If you vest your renewals and that policy continues to pay, you're realistically looking at another \$1,200 or so, minimum. Throw in a \$300 weekly bonus! That would be around \$2,300 of income, all because you spent ninety minutes or so with a prospect (name and address supplied to you courtesy of your SGA) and outlined a product that best suited an undeniable need.

Money.

It has been said that the love of money is the root of all evil. The unethical greed to shortcut the earnings process has given money a bad name. Money itself is a good thing.

More money can get your family improved medical care, should it be necessary.

More money will provide your children with a better education.

More money will allow you to make contributions that could affect the lifestyle of those otherwise deprived.

Money is essential to your long-term financial security.

Money is good when obtained in an honorable fashion

and utilized for ethical purposes. And, let's face it, it's nice when you can treat yourself to a cooler car, a nicer outfit, and the best of perks. So let's not kid ourselves: money *can* be the root of all things worthy.

You're a big part of a company that has operated on the premise of "Opportunity Unlimited" for many years. But what about unlimited opportunity? The changes made at AIL/NILICO and the resources that are provided to the sales force of this company make for a "no excuses" environment.

If you're an agent, you don't pay for the leads you work. You get an estimated potential reward in excess of \$2,300. A manager doesn't pay for résumés, the light bill, or a share of the expenses for an SGA office. Your SGA handles all this for you at their cost. Managers secure financial prosperity when they recruit, train, and motivate new agents productively. Yet the manager has no cap placed on how many they can bring into training or how big they build their hierarchy.

And let us not forget the renewals of management!

Getting rich isn't easy, and it's really not supposed to be. But at AIL/NILICO, the talents you possess aren't as much the key to what you achieve as the amount of heart you put into the job. For any agent, it's called field activity. For a manager, it's called recruiting. Take a look at the most successful co-workers in your agency. Are they just naturally good at what they do, or are they hard workers? It's most likely a combination of the two. But one thing it is not is an unrealistic undertaking. Not to undermine the achievements of all those who have enjoyed success at this great company....but what's your excuse?

Lose the excuse.

NEW FORM  
A NOTE FROM  
RICHARD  
MESHULAM

A point of sale sheet titled "What Happens Next" (AG-2580) is now available through the CAS ordering system. Our suggestion is to add this sheet in addition to the summary sheet (AG-2324) to the policy service file left in the home at the time of sale. Like the form's title suggests, it explains what happens next and lets the applicant know what is going to be done during the underwriting process. For instance, they may receive a telephone call for verification purposes or for medical records, or they might need to have a no-cost medical exam completed. Including this sheet in your policy service file should alleviate any questions the applicant might have and hopefully prevent the applicant from saying, "Well, you never told me..." which could cause a cancellation or withdrawal. It is important that the agent goes over this sheet with the applicant when leaving it in the home.

**AIL AMERICAN INCOME LIFE INSURANCE COMPANY**  
PO Box 2608, Waco, TX 76797 (254) 761-6400 www.aillife.com

Thank you for applying for life insurance through American Income Life Insurance Company. Your application will be reviewed by our underwriting department.

- Your completed application that was filled out by you or agent.
- The results of your medical exam (if necessary).
- Any medical records (if necessary).

Take a few minutes to complete the underwriting process. You may receive a telephone call from a representative of American Income Life to confirm the information on the application and possibly discuss your health history.

**Medical Exam**  
If a medical exam is necessary, they will be contacting you shortly. Based upon your age and the amount of life insurance you are applying for, an exam and/or some medical tests may be required. These tests will provide us with the information we need to fairly assess your eligibility for life insurance. You will complete your brief medical exam with a licensed medical professional. The exam is quick and painless and is done at your home.

The medical exam by an experienced exam technician will include a few or all of the following:

- Blood Pressure and Pulse Readings
- Height and Weight measurements
- A Blood Test and Urinalysis
- An Electrocardiogram (EKG)

For best results, we suggest you:

- Schedule the exam early in the day at your home or a place where you feel relaxed.
- Avoid all food and beverages—except water—for 8 to 12 hours before the exam. This is particularly important for serum cholesterol reading.
- Take any medications on your regular schedule.
- Ask the exam technician to take your blood pressure and if it tends to be high.

Once the interview and medical exam are complete, the underwriting process will progress.

**Policy Issues**  
The process normally takes 6-8 weeks. Upon completion of the underwriting process, American Income Life will either approve you for the coverage (with or without changes and/or exclusions) or decline the coverage. If approved, your policy will be issued and delivered to you.

Thank you for choosing American Income Life for your insurance needs. If you have any questions during or after the underwriting process, please don't hesitate to contact us.



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[www.aillife.com/agency/spotlight/maingtl.htm](http://www.aillife.com/agency/spotlight/maingtl.htm)

*the*  
**BEVERLY HILTON**



## Retention Bonus

# Total

# \$241,412.87

QUALIFIER	BONUS*	QUALIFIER	BONUS*	QUALIFIER	BONUS*
Steven Stensrud	\$13,583.46	Jason Young	\$1,815.23	Edward Clunk	\$978.81
Amir Sedaghat	6,927.33	Eric Miller	1,789.67	Chad Neff	970.60
Kevin Appasamy	6,474.16	Earnest Loveless	1,761.26	David Solomonov	966.42
Helen Taylor	6,189.25	Sorana Blackfoot	1,742.62	Rory Crockford	943.63
Lily Tchen	4,743.35	Willie Hayden	1,712.94	Richard Greenberg	937.68
Andrew Bishop	4,348.06	Byron Paz	1,699.35	Jay Meyer	927.50
Max Quasem	4,237.51	Karen McQuoid	1,693.52	David Ackerman	917.34
Philip Anderson	4,105.93	Rose Deacy	1,631.13	Natalie Soboleva	915.52
Scott Remmey	3,351.74	Richard Carter	1,585.06	Rigoberto Pedroza	907.02
Freida Yakubov	3,153.09	Mark Bleier	1,577.21	Ryan Bisanz	905.52
Benjamin Mancillas	3,117.14	Yvonne Hernandez	1,516.29	Noel Ables	897.45
Harpreet Gujral	2,875.90	Stefanos LeBrasseur	1,507.13	Naera Pomare	889.75
Anthony Mutter	2,833.67	Jesse Wise	1,506.11	James Schneider	888.78
Karen Stockwell	2,719.22	Lynda Williams	1,500.86	Allison Bankowski	878.86
Michael Perkins	2,716.67	Tyler Hunt	1,489.42	Joey Kennedy	869.85
Bradley Ellison	2,700.04	Brandon Corkins	1,470.55	Krista Thieme	831.90
Jose Lopes	2,687.67	Leon Thompson	1,462.27	Patricia Lee	818.15
Hyungjun Kae	2,621.59	Melissa Losk	1,459.30	Greg Stewart	790.57
Samson Adelufosi	2,552.31	Gabriel Santos	1,452.96	Daniel Phares	766.17
Timothy Nolan	2,470.21	Maria Esposito	1,448.49	Lamine Diakhate	747.80
Hector Dessis	2,403.21	Randolph Souliers	1,435.01	Maijargal Sukhbaatar	741.85
Timothy Cruise	2,366.60	Benjamin Eggen	1,429.62	Christy Starr	732.53
Alfred Brenner	2,360.87	Sami Mogannam	1,427.48	William Doremus	694.08
Patrick Duray	2,294.02	Arnold Iacoviello	1,405.05	Marc Younger	680.83
Tasha Tucker	2,232.19	Garret Kun	1,392.29	Miranda Dellinger	670.65
Robert Ulreich	2,215.65	Angelika Vassilieva	1,382.03	Janice Dixon	665.09
Travis Vandenberghe	2,207.23	John McGrath	1,352.53	Ricardo Subero	661.56
Pamela Ladd	2,199.33	Crystal Reeves	1,349.49	Kevin Haines	641.62
Daniel Potilechio	2,166.82	Ryan Stenglein	1,335.19	Julie Wells	628.37
George Lahamedjian	2,158.78	Kelly McDonald	1,309.94	David Boshard	627.78
Bonnie Williams	2,137.32	Steven Jakubczak	1,289.12	Raymond Lopez	621.24
Ronald Berube	2,124.07	Dustin Henderscheid	1,287.45	Scott Florin	620.13
Yevgeniy Kashkin	2,064.32	Rachel Arenas	1,271.43	Scott Hanna	612.94
Hank Gordon	2,000.31	Benjamin VanFossen	1,264.90	Orett Nelson	606.40
Shiwa Hollingsworth	1,998.56	Tibor Simon	1,248.69	George Noujaim	604.98
Joaquin Santos	1,984.69	Gregory Hayman	1,224.40	Nikki Woods	599.61
Katherine Georgiou	1,915.79	Sarah S.veeney	1,214.20	Andrea Barenholtz	591.28
Dawn McElwain	1,897.48	Troy Plummer	1,213.17	Mickenzie Linse	586.61
David Williams	1,895.17	Patricia Longenecker	1,212.37	Benjamin Ainscough	574.02
David Jackson	1,886.48	Arthur Greene	1,166.35	John Sparby	518.53
Zulfikar Bhukera	1,881.73	Cynthia Wilhelmi	1,161.85	David Sandoval	480.86
Marinela Achim	1,862.91	Moswen Taylor	1,140.81	Steven Edgell	467.72
Thomas Parker	1,858.49	Candace Engelson	1,100.75	Brian Morse	467.58
John Collins	1,841.28	Arthur Westergren	1,083.73	Rickie Sasser	460.09
Corey Neff	1,838.76	Erickson Bencosme	1,030.68	Salvatore Pennisi	360.91
Russell Morris	1,836.24	Sandi Babcock	1,004.19	Jonathan Swink	331.15
David Farraway	1,833.07	Tony Motley	989.70		
Norman Lew	1,828.99	Blagoj Ristov	982.98		

\*All qualifiers listed achieved at least \$200 in bonus totals.

## Reinstatement Bonus

**Total**  
**\$24,599.91**

### March Bonus Qualifiers

Sami Mogannan	\$1,481.95	Gloria Sanchez	\$331.02
David Jackson	1,302.16	Jodi MacPherson	325.26
Yvonne Hernandez	1,003.39	Daniel Potilechio	316.56
Olaf Johnson	834.03	Bruce Goudy	313.86
Carmine Cupo	824.31	Kimberly Bird	302.37
David Wing	819.28	Maryna Danichan	291.00
Debra Bell	721.02	David Sandoval	291.00
Carlo Romilazi	697.99	David Garbarskiy	287.70
Hank Gordon	688.83	Matt Pflueger	278.50
Arthur Westergren	642.81	Allan Gilbert	269.31
Patrice Wise	642.12	Jenny Sample	262.87
James Larkin	574.14	Brandon Asuka	260.97
Robert Wehli	543.48	Thomas Tulowiecki	255.09
Balvino Cardoza	524.13	Benton Tong	251.46
Krishnamu Ramakrishna	418.01	Richard Refano	250.02
Vanessa Garcia	412.28	Katherine Fallon	244.83
Lorena Barriere	404.10	Ryan Tucker	236.49
Ann Vaculikova	387.69	Rudi Camenzind	224.40
Diana McNair	377.38	Timothy Dawe	221.73
Kevin Burk	375.60	Melissa Jansen	221.01
Henry Getty	371.28	Max Quasem	218.13
Robert Lemmond	364.11		
Frank Kolligian	361.53		
Janette Meza	353.52		

\*All qualifiers listed achieved at least \$200 in bonus totals.

## Public Relations Bonus

# Total

# \$35,321.08

Carmella Stroud	\$6,110.00
Rona Pileggi Spano	3,506.22
Chuck Hill	3,443.00
Laura Mackin	1,675.50
Malka Arony	1,607.25
Kevin O'Connor	1,601.00
Joseph Westfall	1,592.50
Al Wall	974.42
JT Tasker	970.50
James Lee	837.00
Krissa Hensley	779.00
Brenda Di Somma	748.50
Manon Brulotte	609.75
Nadine Boudreault	599.38
Jacqueline Lowe	525.00
Alina Latinsky	519.00
Sara Thrailkille	518.00
Randy Stockley	484.50
Richard Case	473.00
Mary Hinterberger	435.00
Nicole Pate	426.50
Robin Andrade	411.50
Tancilya Whitesell-Collins	359.50
Susan Gilbert	318.50
Cassandra Robinson	275.25
Rodney Statham	265.50
Brett Hulme	217.00
Barbara Knight	210.00
Daryl Barnett	204.75

JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER

\*All qualifiers listed achieved at least \$200 in bonus totals.

# MGA Bonus

# Total

# \$19,512.87

## March Bonus Qualifiers

Jim Bianchi	\$2,326.99	Alberto Alcala	\$396.41
Michael Vasu	1,880.88	Christopher Stephens	349.84
David Wang	1,271.41	Sonny Gurney	342.79
Dorian Oldham	1,081.70	John Szoka	309.76
Arthur Greene	1,056.42	Volodymyr Derevyanyy	304.91
David Hausman	966.87	Tracy Haden	281.41
Lorenzo Lameko	773.22	Robert Dunn	248.28
Harjeet Rana	768.62	Randolph Souliers	233.23
Laura Fisher	737.47	Michael LiBassi	225.88
David Iriye	710.73	Samuel Cohen	216.82
Brett Gryska	696.21	Michael Forcier	211.69
Michael Boyer	694.27		
Bobby Gujral	627.43		
John McGrath	560.47		
Steven King	514.76		
David Guzman	512.54		

\*All qualifiers listed achieved at least \$200 in bonus totals.

## BR Bonus

# Total \$590,420.51

### March Bonus Qualifiers

Qualifier	Bonus
Lorenzo Lameko	\$25,783.85
Stephen Hill	13,825.54
Harjeet Rana	13,821.01
Jim Bianchi	13,702.06
Byron Paz	9,317.11
Brett Gryska	9,140.34
Robert Dunn	8,738.20
Stephen Bendure	8,429.09
Wayne Fader	8,372.42
Jason Young	8,019.58
Sabrina Lloyd	7,988.39
David Melcher	7,922.28
Volodymyr Derevyanyy	7,752.90
Steven King	7,462.91
Dorian Oldham	6,765.90
Brandon Teter	6,153.83
Randy Teyssier	5,986.86
Michael Vasu	5,936.59
Michael LiBassi	5,908.14
Francisco Perez	5,874.52
Roger Melton	5,703.60
Samuel Cohen	5,630.13
Mitchell Duplantis	5,448.11
David Wang	5,332.76
Brian Allt	5,318.59
Joshua Riehl	5,119.34
Jason Mayer	4,988.29
James Palmes	4,820.21
Tracy Haden	4,744.78
Maxine Moody	4,734.02
Kathryn Chaisson	4,586.10
Jason Taylor	4,530.55
David Hausman	4,330.09
Matthew Melhorn	4,139.65
David Montgomery	4,068.82
Cheryl Foti	4,051.26
Allan Gilbert	3,919.74
David Iriye	3,913.97
Laura Fisher	3,913.58
Marino Baca	3,819.95
Robert Shafer	3,776.69
Richard Barbour	3,725.53
LaTonya Tucker	3,647.57
Moswen Taylor	3,584.55
Joseph Moore	3,492.24
Donny Bowen	3,484.82
Steven DiChiaro	3,402.23
Peter LilaLilomaiva	3,344.34
Desislava Dimitrova	3,282.57
Timothy Clark	3,274.82

Qualifier	Bonus
Erin Moyer	\$3,206.76
Emmanuel Villasenor	3,200.87
Zachary Hart	3,194.88
London Burnett	3,069.09
Maifea Fetu	3,053.42
Alan Silverman	3,032.29
Rory Crockford	3,005.14
Bedis Kilani	3,002.14
Ronald Rivera	3,000.31
Alex Grakhov	2,992.18
Michael Laramie	2,973.86
Steven Engräv	2,961.98
Michael Garrett	2,936.84
Brock Adams	2,935.14
John McCreary	2,795.35
Alberto Alcalá	2,790.60
Phillip Prata	2,782.57
Averyll West-Washington	2,688.01
David Thomas	2,658.40
George Lahamedjian	2,572.61
Ryan Bisanz	2,524.69
Nicholas Zangardi	2,513.61
Diane Carrion	2,422.05
Curtis Proebstel	2,349.29
Jeremy Welch	2,251.07
Sebastian Kazek	2,246.89
Raphael Bouchereau	2,220.93
Jeremy Riehl	2,209.35
Robert Gerdes	2,178.38
Maijargal Sukhbaatar	2,176.64
Levar Morgan	2,163.35
Jennifer Wehrle	2,140.30
Michael Sheets	2,080.71
Raymond Risucci	2,036.08
Kirk Alexander	2,016.74
Kenji Leonard	2,004.34
Richard Sprigg	1,920.01
Jason Dickson	1,864.52
Albert Thompson	1,801.28
Vanessa Garcia	1,782.81
Jason Harris	1,761.02
Michael van Delft	1,730.22
David Guzman	1,682.96
Steven Foti	1,643.19
Corey Carbon	1,637.73
Mark Bleier	1,607.38
DeMario Cooper	1,575.94
Marcus Howard	1,549.84
John Franklin	1,543.67
Taneshia Solomon	1,532.16

Qualifier	Bonus
Aaron Gebke	\$1,530.91
John McGrath	1,529.48
Robert Hughes	1,527.66
Tiffany Roland	1,524.89
Todd Engelson	1,469.82
Robert Kanaan	1,439.91
Lita Lameko	1,429.80
Richard Correa	1,428.89
Aisake Otukolo	1,425.31
Lee Jeffers	1,420.62
Perquida Osborne	1,410.31
Sidney Hodgskiss	1,389.52
Antonio Monica	1,380.23
Yvonne Brown	1,377.85
Toby Potter	1,325.06
Robert Hearn	1,320.65
Mathew MacCannell	1,252.46
Alex Gonzales	1,249.66
Edward Rangel	1,234.50
David Walton	1,228.89
Michael McIntosh	1,227.94
Lawrence Hauck	1,213.36
Scott Hanna	1,208.94
Amanda Niss	1,199.36
Jeffery Thiel	1,164.12
Brian Blair	1,163.82
Patrick Duray	1,148.38
Dan Colton	1,109.42
Craig Strompf	1,103.27
Nicholas Engräv	1,101.51
Elaina Bosco	1,096.81
Anthony Balsano	1,082.24
Scott Fenton	1,074.29
Pamela Ladd	1,061.80
Bradley Kampmeier	1,047.75
Agatha Safford	1,044.88
Andrew Driscoll	1,036.46
Sharif Grays	1,024.52
Cindy Craven	1,014.57
Stephen Jubrey	1,011.96
Antoinette Yellock	1,001.71
Christopher Jordan	998.40
Hovhannes Termartirosian	981.77
Maryna Danielian	977.71
Daniel Walton	971.98
Patrick Stenglein	960.31
Bradley Weigand	953.88
Earle Harris	948.83
Diego Arango-Puerta	945.87
Milton Garlick	941.84



# BR Bonus

Qualifier	Bonus
Dawn McElwain	\$939.17
Rachel Arenas	929.45
Nelson Scott	929.26
Erik Graham	918.49
Matthew Lukesh	913.65
Andre Barenholtz	907.82
Arthur Greene	901.79
Rodney Ward	897.63
William Collins	864.82
James Cunningham	864.39
Andrew Skarka	863.04
Prashant Borda	861.39
Tim Schroeder	855.11
Michael Nelson	854.17
Atta Saleh	838.89
Mark McClatchey	837.63
Vance Rountree	829.53
Ashley Hendsbee	826.51
Albert Lau	824.87
Salvatore Gallo	824.48
Tod Brown	824.38
Julianna Jones	823.92
Rufat Djangirov	823.25
Pablo Garcia	799.88
Brian Tittermary	794.05
Theodore Greer	783.54
Paul Samra	770.43
Clifford Mekelburg	761.18
Mary Attie	760.06
Ryan Vopat	756.10
Selina Asiatu	749.98
Tony Motley	744.81
Gregory Engrav	740.86
Michael Black	736.64
Brent Leathers	727.05
Fialelei Naititi	722.74
Josh Killian	719.09
Matthew Davis	712.81
Bobby Gujral	709.50
Frank Jendusa	708.65
Federico Watkins	708.58
Norman Hightower	707.62
Christopher Keller	706.39
Rencel Jones	705.85
Jessica Chancey-Higginbotham	702.86
Ashlynn Orng	695.80
Beth Snow	691.69
Evan Holzhauer	673.28
Deonica Culberson	671.74
Susan Cooksey	663.65
Reynaldo Singon	660.90
Rebecca Klebsch	659.99
Matthew Dean	652.29
Kelvin McDiarmid	650.89
Jules VanSchelt	645.74
Jamison Weatherspoon	645.21
Michael Boyer	642.38

Qualifier	Bonus
Hector Dessis	\$630.62
Christopher Williams	628.98
Kurtis Ross	614.75
Mickey Flinn	604.41
Derek Wiens	591.00
Herbert Adams	588.68
Norma Sauls	584.23
Shaelagh Legus	576.78
Natalie Soboleva	559.26
David Solomonov	559.26
Jason Bianco	555.34
Elizabeth Cazares	552.46
Mark Beckford	552.29
Kristin Garramone-Hager	548.55
Bryan Gravel	548.43
Athar Sheikh	545.57
Floyd Hodoh	527.42
Matt Pflueger	525.84
Danielle Jankowski	520.47
David Popowitz	518.91
Charles Hutchins	515.38
Dorothy Henkel	506.15
Daniel Kelly	504.90
Aubrey Sarreal	500.09
Melissa Losk	499.39
John Hancock	492.02
Yolanda Palmer	491.26
Garret Kun	478.29
Hasheim Jones	475.70
Ryan Tucker	467.31
Timothy Dawe	466.57
Dewey Lewis	466.04
Curt Snow	459.04
John DeRosier	443.17
Mathew Propst	439.39
Michael O'Rourke	438.84
Kathryn Dickens	436.24
Mark Corkrean	433.13
Brandon Davis	432.59
James Vatter	431.42
Cathy Thompson	430.90
Robert Vincent	421.61
Angela Coleman	420.82
Gillian Watson	418.98
Patricia Lee	414.96
Carlos Bonzifazi	414.88
Timothy Keene	411.65
Richard Walsh	410.92
John Sparby	409.62
Travis Brock	403.64
Cara DeFiore	403.39
Daniel Valenzuela	403.27
Josh Pearson	403.19
Robert Hamilton	396.95
Matthew Smith	392.30
Gabriel Feldmann	387.47
Corby Jespersion	379.73

Qualifier	Bonus
Cherry Clarke	\$366.83
Sanya Hudson	364.79
Christopher Clark	360.61
Michel Dickey	353.60
Maurice Jordan	352.92
I-Perfection Harris	352.40
Joshua Goodman	349.94
John Collins	347.99
Steven Strong	344.88
Kiran Aya	342.92
Michael Dupree	331.46
Jose Sanchez	331.12
Jermaine Gunter	328.82
Kenneth Greer	319.27
Benjamin Foti	314.91
Sara Welch	301.33
William Chang	299.49
Daniel Orr	296.42
Damien Cameron	295.70
Gary Van Ert	292.49
Sundeep Grewal	291.98
Daniel Phares	289.91
Rosalie Zwicker	289.31
Loralee Vasquez	288.86
David Ramirez	283.24
Sharron Belcher	283.20
Brian Wolchok	279.70
Donnell Lee	270.41
Amanda Guthery	269.43
Jeremy Gray	266.42
Daniel Armstrong	265.08
Christopher Stephens	261.04
Zachary Wesseling	252.68
Ronald Friedlander	250.04
Jackie Alston	246.91
Charles McMain	246.24
Mathew Mealey	245.17
Joanne Dragotta	234.71
Jennifer Mitchell	233.66
Lamar Oliver	232.96
Daniel Davidson	225.51
Shawn Walker	225.16
Nene Emesih	223.26
Travis Eick	221.33
Daven Hermosura	219.31
Arun Raj	216.94
Donald Wold	216.37
Grant Sharp	213.76
David Boshard	210.53
Michael Sakiewicz	209.27
Karuna Bhatia	208.43
Charles Zwicker	206.71
Dichita Warren	204.65
Sonia Marin	204.19
Larysa Shkinder	204.17
Brian Fernandez	201.36
Michael Antognoli	201.31

\*All qualifiers listed achieved at least \$200 in bonus totals.

## New Agent Bonus

# Total \$774,867.35

QUALIFIER	BONUS*	QUALIFIER	BONUS*	QUALIFIER	BONUS*
Roghie Hassanloo	\$5,920.21	Michael Black	\$1,757.26	Nathaniel Gagum	\$1,384.90
Stephane Piche	4,769.51	Donald Johnson	1,750.28	Charles Hull	1,381.94
Shaelagh Legus	4,730.88	Almir Toska	1,726.66	Jamie Zeigler	1,380.88
Ryan O'Donnell	4,159.68	William Collins	1,715.82	James Kelly	1,374.08
Vance Bosch	3,698.94	Peggy Zanowick	1,696.90	Timothy Palmer	1,373.20
Kyle Crawshaw	3,425.55	Ryan McIntosh	1,689.66	Bahia Abbout	1,368.51
Maifea Fetu	3,392.54	Jermaine Gunter	1,677.77	Detreia Glover	1,368.50
Tanu Duseigneur	3,384.22	Martin McCarthy	1,675.98	Trimonte Rolle	1,361.16
Edward Rangel	3,099.66	Abdelmajid Assamri	1,675.20	Marshan Johnson	1,351.82
Haoyu Xu	3,027.93	David Ramirez	1,674.23	Ronald Cappelli	1,347.71
Michael Thomas	2,729.99	Ala Awad	1,670.60	James McLagan	1,346.60
Francisco Belleleon	2,691.52	James May	1,662.42	Sharnitha King	1,341.43
Darcie Crotteau	2,647.79	Timothy Matteson	1,655.79	Brock Adams	1,340.17
Aaron Schroeder	2,631.73	Debbie Romero	1,649.73	Henry Getty	1,334.41
Natalie Lloyd	2,602.96	Ryan Neel	1,649.26	Jon Angleton	1,327.61
Clifford Mekelburg	2,602.81	Stacie Jones	1,639.47	Tiffany Roland	1,322.99
Catherine Minor	2,538.94	Sosaia Havili	1,638.40	Anne Powihongi	1,321.47
Damien Cannaday	2,531.73	Lawrence Broniszewski	1,637.58	Shawn James	1,318.16
Tevita Lisiate	2,522.76	Jason Marlow	1,632.65	Jonathan Butler	1,313.33
Dart Brown	2,459.90	Daniel Machowski	1,612.92	Kevin Coleman	1,309.50
Christine Durrer	2,444.41	Teuia Nauma	1,599.61	Sasa Esekielu	1,305.92
Kimberly Bird	2,407.79	Kasali Kotun	1,592.54	Yvonne Brown	1,301.76
Victor Rodos	2,401.17	Stephen Jubrey	1,584.93	Khristopher Lee	1,301.65
Mark Atkinson	2,374.40	John Fargot	1,577.70	Kristi Vang	1,291.62
Darron Hacker	2,358.89	Dustin Klingebiel	1,562.32	Troy Tripp	1,288.44
Amy Buskas	2,356.54	William Walter	1,561.07	Sylvia Martinez	1,285.40
Curtis Craft	2,355.06	Eric Zweifel	1,547.51	William Parmeter	1,282.32
Nicholas Beck	2,354.31	Tami Dixon	1,534.75	Sandra Reite	1,282.30
Athar Sheikh	2,346.14	William Buckenmeyer	1,534.63	Irasa Lemoe	1,282.15
Filipo Havili	2,325.60	Lanajo Wagnon	1,532.35	Melanie Harvey	1,271.80
Melissa McCall	2,313.90	Terrence Wicks	1,531.66	Kellen Cuttance	1,265.98
Patrick Taylor	2,296.61	John Manarte	1,529.30	Jason South	1,261.36
Angela Chambers	2,296.38	Justin Wilson	1,521.39	Pat Madsen	1,260.97
Daniel Jones	2,280.33	Amanda Niss	1,520.99	Flavia Brakling	1,256.64
Jamison Weatherspoon	2,261.06	Kevin Ishikane	1,503.32	Theresa Kriel	1,256.24
Jorell Washington	2,240.07	Melissa Schroeder	1,500.30	Nicholas Lorence	1,253.99
Robert Vincent	2,233.24	Cody Novak	1,490.10	Eric Kiefer	1,249.42
Cassandra Gordon	2,217.90	Christopher Feiner	1,489.78	Kristin Garramone-Hager	1,239.25
Sundeeep Grewal	2,213.58	Antonio Monica	1,485.26	Jimmie Bell	1,236.95
Henrietta Tugaga	2,194.70	Christopher Hussong	1,478.06	Joan Giron	1,232.16
Andrew Brinkmeyer	2,186.81	Jefferson Ardila	1,474.09	Alba Wandurraga	1,231.98
Clayton Burkhardt	2,115.42	Loumaile Pekipaki	1,473.43	Jennifer Armijo	1,229.89
Rodolfo Sarmiento	2,110.65	Rondi Cook	1,472.10	Jarrod Turner	1,227.02
Richard Pasternack	2,107.56	Eric Bott	1,466.30	Timothy Keene	1,225.15
Johnathan Rodriguez	2,094.91	Kathy Langley	1,465.20	Ashley Preciado	1,222.78
Kent Zadko	2,082.08	Mina Afu	1,462.24	Danielle Jankowski	1,215.33
Ane Taateo	2,066.87	David DaRosa	1,462.12	Zenobia Stanton	1,210.32
Mickey Flinn	2,052.24	Silvia Ortiz	1,460.58	Sita Pereira	1,208.43
John Tate	1,998.94	Maritza Argueta	1,454.05	Sarah Frost	1,208.04
Alek Auxier	1,990.29	Lee van Delft	1,449.95	Brock Lampee	1,205.99
Christina Campos	1,956.83	Zdravko Stoyanov	1,449.57	Clifton Horton	1,202.88
Julia Beatty	1,955.42	Christian Chenier	1,444.89	Neil Quinn	1,200.28
Lute Havili	1,951.98	Anthony Theriault	1,435.71	Darryl Jones	1,195.64
Berlinda Parker	1,950.50	Patrick Robitaille	1,434.48	James Keenan	1,194.76
Richard Manua	1,946.06	Jamie Rutan	1,432.57	Michelle Faber	1,182.84
Patrice Reid	1,941.40	Daniel Griffin	1,429.38	James Hurlburt	1,180.03
Tyler Murray	1,932.35	Edward Bernard	1,424.77	Micah Jordan	1,173.87
Shawn Yarbrough	1,908.58	Cynthia Romero	1,423.75	Kaysha Riley	1,167.88
Lisa Carman	1,899.84	Brandon Schwed	1,422.62	Jeremy Philbin	1,166.75
David Popowitz	1,899.76	Adam Smith	1,420.83	William Edwards	1,165.66
Dywon Terry	1,898.20	Juan Cardona	1,418.31	Craig Beck	1,160.97
Matthew Glisson	1,867.88	James Burke	1,416.58	Katie Chase	1,160.95
Dwayne Powell	1,864.46	Erik Costello	1,412.47	Tiffany Membery	1,157.87
Andrew Reynard	1,854.57	Zeve Katz	1,410.12	Lorna Roberts	1,155.63
Mike Argersinger	1,851.14	Craig Adams	1,409.87	Kiran Aya	1,154.08
Jessica Kemp	1,827.02	Armando Arriola	1,406.35	Marisa Willgruber	1,149.26
Wendy Hernandez	1,825.48	David Aronovich	1,405.83	Jose Beltran	1,143.50
Shaun McDonald	1,811.71	Julie Hallgren	1,402.49	David Engelson	1,141.10
Brent Leathers	1,805.09	Dichita Warren	1,402.17	Jaime Lopez	1,123.01
Robert Slocum	1,803.87	Amanda DuBose	1,401.32	Robert Davis	1,122.58
Johan Henriksbo	1,797.62	Anca Susan	1,394.53	Jeffrey Durand	1,121.44
Rui Yang	1,781.12	Osei Agyeman	1,392.92	Elvis Langha	1,116.65

# New Agent Bonus

QUALIFIER	BONUS*
Mary Ann D'Anna	\$1,113.24
Cole Stukenholtz	1,107.88
Ashley Whitehouse	1,107.75
Robert Hearn	1,097.71
Jon Rogers	1,096.82
Jackie Alston	1,094.39
Rosanna Glenn	1,093.13
Brock Graff	1,092.24
Kieth Matesig	1,092.09
Toby Potter	1,091.21
Mark Beckford	1,090.55
Lorie Keller	1,088.20
Christine David	1,080.77
Joginder Hundal	1,079.51
Tearik Headd	1,064.96
Terry Knudson	1,064.18
Brandon Asuka	1,062.95
Sheila Arnold	1,056.22
Carlo Bonifazi	1,056.09
Maria Puru	1,056.03
Charles Mickens	1,055.73
Donald Cord	1,052.49
Fololo Vailima	1,048.79
James Whitesell	1,047.94
Molly Bach	1,043.77
Jeremy Engrav	1,043.26
Ineida Andrade	1,041.42
Joshua Stankovich	1,039.15
Robert Drake	1,036.08
Britany Pariente	1,032.41
Evan Holzhauser	1,031.61
Jason Beyer	1,030.99
Kevin Yakowich	1,029.41
Samuel Hollins	1,028.39
Jake Sheridan	1,024.77
Kevin Roach	1,019.74
Alicia Pineau	1,019.61
Jun Ma	1,017.88
John Serrano	1,016.26
Dan Colton	1,015.14
Frederick Greene	1,013.56
Ryan Hess	1,013.56
Ramin Maghsoud	1,013.54
Nedelka McLean	1,012.29
Benton Tong	1,011.88
Gregory Bogosian	1,008.12
John Hollins	1,007.86
Heidi DeMont	1,003.63
Jayne Herrick	1,003.13
Jocelyn Dirgo	1,001.51
Charles Zwicker	998.12
Christina Turner	996.39
Edward Harris	985.41
Kathy Tran	984.37
Cara Defiore	983.67
Andrew Kaishian	982.78
Brandin Foos	979.86
Jason Bianco	978.18
Jerry Agtmaal	976.82
Adrian Colin	975.14
John Van Buren	974.71
Gina Congi	974.00
Leonard Harris	968.29
Amy Shui	965.32
Ulufafo Tauai	965.24
Kurtis Ross	964.50
Alexander Stephen	960.14
Adam Cheatham	958.59
Aaron Haskins	958.01
Teamohaere Meroiti	955.57
Evan Wicklund	954.46
Daniel Valenzuela	951.81
Claudia Frye	949.66
Bernard Hudson	948.94
Joanna Mehaffey	948.75
Marchon Tatmon	946.96
Kiana Breedlove	941.24
Cenesta Cornwell	938.79

QUALIFIER	BONUS*
Debra Bell	\$937.18
Lorena Guerrero-Espinoza	934.43
Moussa Adou	931.34
Jason Nesbitt	930.72
Ian Aiken	923.94
Tina Grzeca	921.67
Jason Hollingsworth	918.11
Kami DeRosier	917.66
Gregory McMeckan	917.37
Brendan Sheehan	916.94
Dmitriy Kagan	916.66
Ryan Parsons	913.43
Erin O'Rourke	909.68
Ronald Rhodes	907.35
Lola Tatum	906.04
David Thomas	905.26
Gregory Myers	900.66
Troy Burgin	900.38
Joseph Moskwa	898.87
Scott Smaltz	898.58
Michael Ellis	896.62
Lanise Johnson	893.89
Hector Gomez	886.03
Daniel Eggers	884.44
John Machado	880.56
Dustin Kiss	879.47
Jacqueline Austin	878.82
Robert Marver	877.20
Juanita Vigil	871.54
Sonia Marin	870.04
Dorothy Henkel	867.97
Sabrina Chandler	867.59
Moussa Cissoko	867.59
Darrell Simpkins	866.68
Gregory Lenkevich	860.39
Fotofili Namoa	860.33
Catherine Cusyck	857.22
Rosa Jones	856.02
Nina Edmonds	855.99
Jeffrey Dugan	855.98
Fialelei Naititi	850.37
Mark Poirier	848.88
Daphne Mearis	848.72
Justin Nevitt	848.03
Scott English	846.65
Taumafaimoleali Poleka	843.60
Darius Powell	843.11
Siulolovao Kafoika	842.48
James Delaplante	839.34
Jerry Kust	834.18
Stephan Siemens	833.08
John Velisek	824.23
David Wheeler	821.51
Candace Emmerson	820.74
Lenard Walker	820.30
Cletus McDonald	819.57
Sharlene Walker	819.23
Michael Lockhart	818.32
Debba Murphy	814.64
Robert Decker	813.28
Christopher Brooks	811.99
Adrienne Terry	810.14
Lillyan Savea	805.95
Jeffrey Yazwa	805.11
Brian Wolchok	802.99
Warren Mansell	798.19
Richard Cortez	796.91
David Mellies	791.73
Joseph Weber	788.62
Ivoni Amato	788.59
Keith Green	788.03
Andrew Skarka	788.01
Mele Mailangi	785.00
Laura Marsh	782.57
Frank Mangus	778.62
Sheryl Patterson	777.79
Huihann Wee	775.11
Marcus Stengel	774.85

QUALIFIER	BONUS*
Joanna Welch	\$772.42
Raunel Corona	772.09
Robert Reagan	771.67
Jermaine Johnson	770.28
Cindy Fischer	770.22
Keisha Sandle	768.61
Dale Meyer	767.04
Steven Corder	765.17
Ofa Hausia	760.72
Stephen Burton	760.05
Thurmond Rogers	756.39
Anthony Kinzler	752.84
Marvin Schoenherr	751.17
Timothy Velky	751.09
Anthony Paradiso	751.06
Jason Ocean	748.83
Carlos Yearwood	745.85
Oscar Chavez	745.76
Daniel Dummer	745.21
Nicole Fitts	739.79
Vanessa Garcia	739.26
Jessie Chancey	738.48
Gerald Keegan	737.84
Johnathon Bunch	736.92
Zachary Wesseling	736.55
Charles Tredo	735.32
Yerson Larrahondo	735.04
Humera Sheikh	731.31
Erica Cassavaugh	729.13
Melne Lewis	727.70
Brendan Boyle	726.90
Katherine Wright	725.65
Alfredo Ramirez	725.24
Nicole Shelton	724.66
Milton Smith	721.65
Timothy McCready	721.49
Karen Sessing	720.82
Bradley Foxall	719.32
Dustin Dunbar	718.60
John Harrison	718.32
Edward Rivers	717.60
Robert Lynam	716.57
Regina Stingley	713.32
James Schultheis	711.87
Marvin Covington	710.11
Ngatokorua Alofa	706.03
Jerod Lavert	704.57
Alfonso Garcia	703.75
Carysia Roberts	699.69
Erin Ralph	699.36
Timothy Watson	698.28
Shelly Vilsaint	695.90
Scot Thompson	695.49
Joseph Fink	695.36
Danielle Moody	693.10
Andrew Whitley	692.53
Brenda Anderson	691.75
Scott Myatt	691.44
Barbara Oglesby-Jones	690.65
James Brothers	687.06
Jaclyn Sage	683.72
Thomas Coleman	680.10
Beverly Brooks	679.02
Tracey Phinney	678.63
Eric Starr	678.20
Joshua Palka	678.10
Chad Osmon	677.78
Peter Klingsheim	677.50
Jennifer Okereke	677.32
Robert Spencer	676.90
Neville Shahukar	673.12
Adam Dziak	673.02
Jessica Mejza	672.53
Sanya Hudson	671.66
Stefanie Cao	669.06
Albert Kunsman	668.66
Brian Courtney	666.02
John Glennon	660.71

# New Agent Bonus

QUALIFIER	BONUS*
Rahul Kumar	\$660.64
Brian McTear	655.07
Kenneth Thexton	654.91
Margarita Kagan	653.56
Nellie Whittaker	652.53
Neil Fruchtman	652.50
Norma Alvarez-Phelps	652.00
DeMarcus Ducre	650.63
Todd Rothfuss	649.70
Bill Duncan	649.56
Dalen Crouse	648.20
Laurie Quinn	648.06
John Slapnick	647.22
Amy Sceri	644.73
Elizabeth Cazares	643.84
James Green	642.90
Godlove Mbah	640.91
David Zeglinski	640.05
Kyle Marano	638.82
Brad Thomas	638.62
Mildred Rush	634.37
Daniel Dysinger	633.33
Theresa Nielsen	632.24
Kerri Whalen	630.99
Sharonda Moses	627.44
Cynthia Watson	626.44
Lori Sellers	625.91
Jules VanSchelt	624.53
George MacPherson	624.34
Kurt Papenhausen	622.74
Kenneth Dezman	618.66
Michael Romeo	618.25
Jodi Smith	618.18
Lefua Elisara	618.04
Oleksiy Kuznetsov	616.46
Susan Carleton	614.74
Amina Kadmiri	614.44
Jacklyn Nemchik	611.50
Adrian Atkins	608.94
Charles Byrd	608.71
Timothy Green	608.55
Andrew Ouellette	606.22
Kathryn Chaisson	599.16
Reynaldo Singson	597.90
Christopher Hittner	597.12
Brian Sundberg	596.78
Paul Abeling	596.42
David Saez	595.64
Lauren Andrews	592.77
Winston Lewis	582.47
Shaun Sideris	579.46
Amanda Luchtenburg	574.00
Maria Greene	571.52
Rhonda Brown-Strong	567.83
Kirk Alexander	567.76
Shafiq Afzal	567.69
Richadean Rhodshunter	565.43
Elvis Obanor	565.38
Johnathan Olsen	564.87
Tahina Richards	563.12
Sarai Castanon	562.90
Violetta Sochka	562.77
Tyler Landis	560.68
Hsing Hsu	559.56
Mary Chastity Daquigan	554.27
Stephen Lytle	551.92
Joshua Atwood	549.25
Matthew Lukesh	545.20
Carla Mejia	545.10
Carl Zimkeit	543.94
I-Perfection Harris	542.28
Arlene Grosso	541.83
Eric Trautloff	541.14
Malia Li	540.53
Michael Bennett	539.30
Shawn Walker	538.66
Chad Derrick	537.63
Benjamin Kelly	536.91

QUALIFIER	BONUS*
Carey Sobers	\$536.41
Michael Weeder	534.92
Samuel Styve	526.61
John Elgert	524.47
Crystal Jackson	523.97
Isabelle Hernandez	520.10
Seth Wasson	518.24
Faaogga Isara	513.99
Daniel Brown	513.92
Castiria Infante	512.58
Moustafa Makhmoud	512.39
Kristina Gerhard	510.46
Eileen Moss	509.04
Jacob Davidson	507.42
Bradly Larsen	506.41
Leah Courtright	502.57
Larry Haws	497.04
Donna Fuller	496.65
James Jarmon	495.22
Joseph Hecker	493.18
David Walton	493.13
Katrina Arnold	490.00
Lynda Munn-Finnell	488.37
Kristann Sloan	488.01
Kevin Holtz	487.08
Sarah Riley	486.27
Katherine Zeal	485.59
Tyler Olson	484.44
Josiah Burton	480.62
Christa Sullivan	480.43
Joseph Harris	479.36
Peter Patrie	477.45
Brian Tittermary	473.89
Daniel Scoggins	472.81
Michael Antognoli	471.83
Bessie Richardson	471.51
Dale Swindle	468.61
Michael Solomona	468.19
Siaosi Tuatao	467.83
Sydneshia Pennie	467.54
Mehr Shahukar	465.88
Christopher Pruet	463.79
Kevin Smith	463.73
Albert Thompson	463.04
Richard Krutz	459.31
William Winchester	458.00
Christian Bryant	456.82
Astrid Slotterbeck	456.46
Gary Van Ert	456.42
Kimberly Riley	455.09
Jang Kim	448.63
Jeffrey Heckard	445.40
Raymond Appleberry	444.46
Robert Granzow	442.84
John Jones	439.22
Tracy Henderson-Edwards	438.11
Mary Attie	434.71
Charles McMain	431.97
Hilda Ames	429.55
Wayne Green	424.40
Renee Benavidez	422.24
Kevin Brzezinski	417.79
Shameeka Pearson	417.21
Nicholas Brown	415.47
Richard Blake	415.15
Tyler Reed	405.84
Jerald Kagarise	404.91
Sanele Lafaele	403.88
Jeremy Gray	402.26
Collin Germann	400.04
Salvatore Gallo	399.81
Scott Cooksey	399.59
Brent Morrissey	398.79
Lawrence Willhite	396.97
Peter LilaLilomaiaava	395.70
Telly Wilson	395.54
Matthew Consler	395.30
Tracey Dugan	394.63

QUALIFIER	BONUS*
Sunshine Moran	\$392.88
Marlen Maya	392.66
Dwight Carr	392.55
Jackson Christiana	390.02
Nicholas Brustad	385.50
Gillian Watson	383.54
Russell Behun	383.38
Angelica Gallardo	382.41
Charles Ayres	381.43
Toafa Teo	381.23
Selina Asiata	380.03
Naketoa Talagi	379.81
Jerrell Johnson	378.42
Carmen Villarreal	377.85
Aisake Otukolo	376.79
Daniel Kless	375.18
Edward Shannon	375.09
Arnold Chew	374.89
Mark Dimalanta	373.94
Maryna Danielian	372.67
Jenny Tanabe	372.46
Jamie Christopher	372.46
James Hobgood	372.12
Brian Balch	371.65
Jacqueline McKnelly	371.59
Robert Peak	370.20
Carmen Johnston	368.56
Jacqueline Reim	365.33
Floyd Hodoh	364.90
Sarah Malekyar	364.75
Michael Yoxtheimer	360.82
Mathew Moorhead	360.74
Kelly Irwin	359.80
Travis Eick	358.12
Matthew Dolimpio	355.50
Daniel Watson	353.20
Derek Wiens	352.88
Sarah Jones	352.24
Shanshan Chen	349.81
Allan Fan	349.64
Jeremy Whitaker	348.85
Lilieta Funaki	348.02
Jocelyn Juhan	346.27
Kimberly Cabrales	345.91
Robert Patterson	344.66
Yolanda Pelayo	342.44
Kevin Richard	342.18
Melissa Soriano	340.11
Karen Glastetter	337.64
Diana Johnson	336.00
Jeffrey Cuddeback	335.39
Jeremy Schultz	335.07
Leslie Willmon	334.25
Lorraine Nixon	332.40
Dick Nakatani	331.90
Keith Duncan	329.46
Nicholas Dwyer	328.85
Ryan Greene	328.58
Jennifer Perkins	328.33
Brian Resnik	328.08
Sulia Vaenuku	327.26
Michael Glorioso	323.86
Hsiaohsuan Li	322.22
Grant Reihana	318.64
Leonard Jemiolo	316.95
Melody Chuey	316.02
Steven D'Andrea	315.89
Benjamin Whyatt	315.05
John Johnson	312.00
Lani Moore	311.44
Christian Vasquez	311.30
Damien Cameron	311.27
Jeffrey Hamano	310.83
Veronica Lara	310.22
Jennifer Dillon	308.70
Aisha Baxter	308.20
John Paul	307.80
David Carr	307.59

# New Agent Bonus

QUALIFIER	BONUS*
Shermeka Nicholson	\$307.50
Geneva Mamea	307.25
Marisol Villalobos	307.12
Eric Dinnen	306.78
Thomas Drummey	305.95
Leota Ale	305.68
David Iverson	305.36
Miguel Marquez	304.60
Rochelle Kieta	303.54
Lance Hood	303.42
Edward Nelson	303.19
Keith Drakeford-Boynes	302.29
William Ray	301.56
Nissa Siritool	300.43
Daniel McCarthy	299.10
Curtis Visser	299.03
Wilfredo Figueroa	297.36
Daniel Burnell	297.31
Ameachi Okafor	297.11
Renae Jn Baptiste	297.02
Andrea Sayson	295.52
Jeremiah Martinez	292.38
Meredith Nunez	292.05
Brett Burlingame	291.27
Katherine Beck	289.45
Kenneth Greer	288.93
Stela Meloche	288.88
Tomynda Liddell	287.08
Gus Graham	286.71
Arun Raj	285.89
Kristina Small	285.60
Mohamad Khanafer	285.18
Adam Schacter	284.68
Rashelle Nugent-Smith	283.36
Petrice Adams	282.87
Mark Sauer	282.60
Charles Schuetz	282.05
Jeffrey Falardeau	281.95
Sonatane Vaihu	281.83
Jillian Schreppel	281.72
Arsen Yanukyan	281.37
Jonathan Betts	281.24
Otis Frazier	281.03
Shannon Donald	280.78
Burwell Bridges	280.70
Casey Messick	280.50
Cameron Davis	279.23
Christina Murphy	278.92
Sabrina Salewski	278.57
Norman Shanor	277.43
Bob Johnson	277.36
Jose Gonzalez	276.75
Mahalia Hill	276.04
Carl Headley	275.89
Bennie Perry	275.54
Jason Jones	275.26
Jesse Knoll	274.36
Daniel Storm	272.69
Carla Olivierre	271.40
Tayna Lopez	271.35
Breanna Proudfoot	270.82
Dennis Samuels	270.74
Michael Ohlinger	269.10
Keith Cadenhead	268.68
Rusty Letson	267.51
Cherry Clarke	266.40
Lateeph Adeyinka	265.86
Ronald Guevara	264.00
Daniel Johnson	263.83
Sheree Cardona	263.30
Matthew Krapfl	262.78
Alisha Holman	262.28

QUALIFIER	BONUS*
Asena Teutau	\$261.63
Joseph Albitre	261.39
Norman Hightower	261.18
Suzanne Folmar	260.62
Krishnamurthy Ramakrishna	260.62
Erik Dzikowski	260.14
Jose Tavera	260.08
Paul Krouse	259.24
Linda Fleming	258.38
German Pena	256.05
Cacia Galiano	255.75
Crystal Timberlake	255.25
Saulala Vallea	255.10
Michael Easterling	252.86
Lura Diaz	251.48
Jenna Burchill	250.48
Brian Kilkowski	249.94
Michael Rice	249.73
Brian Meyers	249.30
Jimmy Tchen	249.01
James Mitchell	248.40
KC Clinton	247.78
Julie Angle	247.40
Tirza Castro	245.72
James Richner	245.70
Robert Kalowes	245.64
Rick Ruggiero	245.02
Deborah Darnell	244.85
Barbara deSaenz	244.35
Keith Smith	243.73
Robert You	243.04
Kyle Reed	242.95
Matthew Davis	242.05
Luciana Mosca	238.86
David Perry	238.45
James Erickson	237.75
Ciara Seaman	236.59
Seth McKelvey	236.34
Rachel Murch	235.98
Elmer Crews	235.89
Alexsandra Skulte	234.24
Chul Kim	233.00
Eric Allison	232.83
Tricia Cruz	232.66
Adam Ellis	231.45
Trevor Lunsted	229.93
Paul Debor	229.44
Crystal Bobay	228.14
John Bazdarich	226.73
Colin Higgins	226.61
Sei Tarte	226.01
Craig Erwin	225.98
Manuel Karasimonyan	225.67
Alena Elliott	224.24
Arthur Lee	223.54
Douglas Nowlin	223.14
Ukaya McGee	221.91
Joseph Costantini	220.60
Andrea Turnage	220.22
Brian Mahoney	219.55
Paul Healy	217.77
Shannon Sawyer	217.41
Daniel Dominguez	216.40
Michael Bauldry	215.52
Juan Montufar	214.84
Elizabeth Gardner	214.43
Michael Valere	214.32
Josh Sablan	213.51
Elizabeth Cox	213.28
Emmanuel Ogunsalu	213.05
Jesus Cardenas	211.28
Eugene Newsome	211.22

QUALIFIER	BONUS*
Valencia Bush	\$211.05
Gwendolyn Bell	210.81
Sharon Castellano	210.59
Jamani Harris	210.00
Thomas Hudak	209.64
Alberto Alcalá	209.27
Taiani Tapueluefu	207.13
Kimberly Beggs	206.56
Christopher Penn	204.91
Kyle Kollhoff	204.58
Emelda Rosales	204.34
Jeremiah Schoenfeldt	203.99
Kimiora Roi	203.83
Stephane Bartlett	203.38
Jeri Moore	201.80
Gevorg Yanukyan	201.62
Wei Chen	201.25
Felicia Fix	201.14
Larry Nejame	201.02

\*All qualifiers listed achieved at least \$200 in bonus totals.